

# Long-Term Care Insurance

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The PEBB Program sponsors a voluntary group long-term care insurance plan for:

- Employees who are eligible for PEBB benefits.
- Retirees who are eligible for PEBB benefits.
- Spouses and Washington State-registered domestic partners (including surviving spouses of eligible employees).
- Parents and parents-in-law (under issue age 80) of eligible employees.

John Hancock Life Insurance Company (U.S.A.) administers the group long-term care insurance plan.

Family members must be issue age 18 or older to apply for coverage. All applicants must reside in the U.S. (50 states and District of Columbia) on the date they apply and the coverage effective date. This does not apply to employees and their spouses or Washington State-registered domestic partners temporarily residing outside of the U.S. applying with their U.S. residence address. (All certificates will be mailed to a U.S. address.)

## Why should I enroll in long-term care?

The need for long-term care can occur at any point during your life due to illness, accident, or the effects of aging.

Long-term care insurance covers services at home, in a nursing home setting, and other types of facilities. The mix of care settings and levels of care varies with different policies.

## Who helps coordinate what type of care is needed?

John Hancock's care coordinators are registered nurses or licensed social workers who are knowledgeable in long-term care. They will work with you and your family to find the care that is right for you and help you use your long-term care benefits wisely. However, you are not required to follow their recommendations.

## What are some features of the long-term care insurance plan?

- **Premiums are based on your age at the time of enrollment**—Your age when you enroll determines your monthly premium rate. The younger you are when you enroll, the lower your cost will be.
- **Inflation protection feature**—This allows you to increase your coverage periodically, so that it keeps pace with inflation. You can choose to accept or decline each inflation addition offer, allowing you to determine how much coverage you need.
- **Easy premium payment methods**—You have the option to pay premiums through direct billing or automatic bank withdrawal.
- **Full portability of coverage**—Even if you leave your job and are no longer eligible for PEBB benefits, you can continue your coverage at group rates.

## When can I enroll?

If you are a new employee applying **within 31 days** after you become eligible for PEBB benefits (this is generally your first day of employment), you will have guaranteed acceptance into the plan, regardless of your current health status. This offer of guaranteed acceptance is not an annual opportunity. If you and your eligible family members apply for coverage **after 31 days**, you and your family members must provide proof of good health and be approved for coverage to enroll in long-term care insurance.

## How do I enroll?

To request an enrollment kit from John Hancock Life Insurance Company, you can either:

- Visit PEBB's group long-term care website at **<http://pebbtvc.jhancock.com>** (user name: pebbtvc password: jhancock), or
- Call John Hancock Life Insurance Company (U.S.A) at 1-800-399-7271.

This is only a brief summary of some of the features of the PEBB group long-term care insurance plan. Some plan features vary by state. More details about plan provisions and exclusions are provided in the long-term care enrollment kit.